

CA20N  
L54  
-75 505

Government  
Publications

## Bargaining Information Series

SICK LEAVE PLANS AND WEEKLY SICKNESS  
AND ACCIDENT INDEMNITY INSURANCE PLANS  
IN ONTARIO COLLECTIVE AGREEMENTS  
March 1975

Number 5



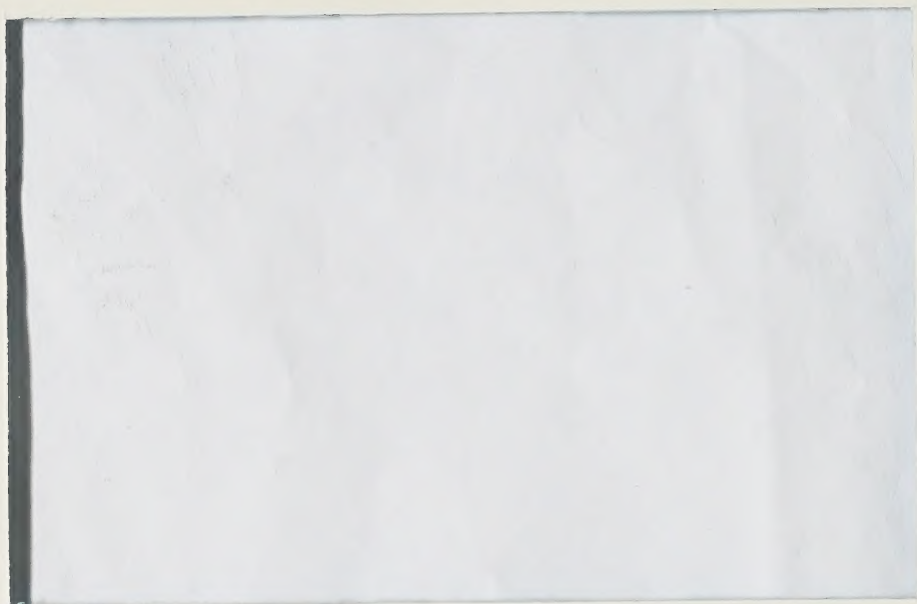
Ontario

Ministry of  
Labour

Research  
Branch

Toronto  
Ontario





SICK LEAVE PLANS AND WEEKLY SICKNESS  
AND ACCIDENT INDEMNITY INSURANCE PLANS  
IN ONTARIO COLLECTIVE AGREEMENTS  
March 1975

Number 5

by  
Research Branch  
Ontario Ministry of Labour  
April 1975


Hon. John MacBeth  
Minister

R. D. Johnston  
Deputy Minister









Digitized by the Internet Archive  
in 2024 with funding from  
University of Toronto

<https://archive.org/details/31761120610753>



## INTRODUCTION

This paper is designed to give quick access to current information on major elements of paid sick leave plans and weekly sickness and accident indemnity insurance plans in Ontario collective agreements.

Detailed tables on the main provisions, broken down by industry, have been prepared to provide information that will be useful in bargaining situations. For quick reference, the tables are preceded by a summary of their contents.

The information presented was drawn from an analysis of all Ontario collective agreements covering bargaining units of 200 or more employees working in industries other than construction. As of March 1975, when the analysis was prepared, there were 849 such agreements, covering 728,525 employees, on file with the Collective Agreements Library of the Ministry of Labour.

Three hundred and thirty-seven of these agreements have paid sick leave plans and 537 have weekly indemnity plans. Thirty-eight agreements have no provision for either plan. Both types of plan are provided in 63 agreements; in these cases, the company-financed sick leave plans are used during the waiting period before weekly indemnity benefits are payable or are used to supplement the partial payments provided by the weekly indemnity plans so that the employee receives his full wages while absent through illness.

For further information, please call Beth Kendall Jess at 965-6101.

### PAID SICK LEAVE PLANS

Paid sick leave plans are not insured but are financed by the employer, so that an employee who is absent from work through illness suffers no wage loss for a given period of time.

An analysis of the 849 agreements shows that 337 (40 per cent), covering 48 per cent of the employees, have a provision for sick leave with pay.

Most of these sick leave plans are in non-manufacturing industries (87 per cent), especially in education, health and welfare, local administration and federal administration. These four industries account for 65 per cent of the 337 agreements with sick leave provisions.

#### Service Requirement (Table 1)

In 143 (42 per cent) of the 337 agreements, there is no minimum service requirement for the employee to be eligible for paid sick leave. Fifty per cent of the remaining 194 plans require a minimum service of up to 3 months or 90 calendar days, and in most of the other plans the minimum service ranges from 4 months to over one year.

#### Annual Allowance of Days Off (Table 2)

The number of days of paid sick leave per year to which an employee may be entitled ranges from 3 to 26 days. The most prevalent annual sick leave allowance is 18 days (31 per cent).

#### Maximum Accumulation of Unused Days (Table 3)

In 145 (43 per cent) of the 337 agreements, there is either an unlimited accumulation of the unused portion of the sick leave allowance for use in subsequent years, or the maximum amount that may be accumulated is not specified.

In 65 agreements (19 per cent), the unused allowance is not accumulated from year to year.

Those agreements that specify a maximum limit to the number of days that may be accumulated are primarily in education and in health and welfare where the maximum ranges from 60 to over 300 days.



# Sick Leave Credits on Termination, Retirement or Death

When an employee ceases to be employed because of termination, retirement or death, he may receive credit in the form of a cash allowance for the unused portion of his accumulated sick leave. Such provisions appear in 40 per cent of the agreements in connection with termination and in 36 per cent of the agreements in connection with retirement or death. The amount of the cash allowance to which the employee may be eligible is usually a percentage of his salary for each unused day of sick leave up to specified maximum as the following two tabulations show.

## Cash Allowance for Unused Sick Leave

### No. of Agreements with Provision

	<u>Percentage of Salary</u>			<u>Varies with Service or Employee Covered</u>	<u>Not Specified</u>	<u>Other</u>
	<u>50</u>	<u>75</u>	<u>100</u>			
Termination	95	1	5	23	1	10
Retirement	62	3	29	18	1	9
Death	72	-	20	19	1	8

## Maximum Days of Unused Sick Leave for which a Cash Allowance is Paid

### No. of Agreements with Provision

	<u>90 days or less</u>	<u>91 to 180 days</u>	<u>Varies with Service or Employee Covered</u>	<u>Not Specified</u>	<u>Other</u>
Termination	16	43	37	28	10
Retirement	7	64	26	17	8
Death	4	65	29	13	9



TABLE 1

PAID SICK LEAVE - SERVICE REQUIREMENT

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of March 1975

Industry	Total with Provision		Service Requirement							
			90 or Fewer Calendar Days		80 or Fewer Working Days		3 Months or Less		4 to 6 Months	
	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries .....	337	347,048	19	9,034	13	4,420	79	36,133	47	54,397
Manufacturing .....	43	23,769	1	221	1	200	3	1,299	8	7,408
Foods and beverages .....	8	2,827	-	-	1	200	-	-	-	-
Tobacco products .....	-	-	-	-	-	-	-	-	-	-
Rubber and plastic products.....	-	-	-	-	-	-	-	-	-	-
Leather industries .....	-	-	-	-	-	-	-	-	-	-
Textile mill products .....	-	-	-	-	-	-	-	-	-	-
Knitting mills .....	1	466	-	-	-	-	-	-	-	-
Clothing industries .....	2	3,282	-	-	-	-	-	-	-	-
Wood products .....	1	248	-	-	-	-	-	-	1	248
Furniture and fixtures .....	1	350	-	-	-	-	-	-	-	-
Paper and allied products .....	3	1,175	-	-	-	-	-	-	-	-
Printing and publishing .....	3	831	1	221	-	-	-	-	-	-
Primary metal industries .....	1	200	-	-	-	-	-	-	-	-
Metal fabricating .....	2	600	-	-	-	-	-	-	-	-
Machinery, except electrical ..	2	854	-	-	-	-	-	-	1	600
Transportation equipment .....	4	1,601	-	-	-	-	3	1,299	-	-
Electrical products .....	8	7,510	-	-	-	-	-	-	5	6,076
Non-metallic mineral products ..	1	777	-	-	-	-	-	-	-	-
Petroleum and coal products ...	-	-	-	-	-	-	-	-	-	-
Chemical and chemical products	2	839	-	-	-	-	-	-	1	484
Miscellaneous manufacturing ..	4	2,209	-	-	-	-	-	-	-	-

TABLE 1 (Cont'd)

## PAID SICK LEAVE - SERVICE REQUIREMENT

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of March 1975

Industry	Total with Provision		Service Requirement							
			90 or Fewer Calendar Days		80 or Fewer Working Days		3 Months or Less		4 to 6 Months	
	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries .....	337	347,048	19	9,034	13	4,420	79	36,133	47	54,397
Non-Manufacturing .....	294	323,279	18	8,813	12	4,220	76	34,834	39	46,989
Forestry .....	-	-	-	-	-	-	-	-	-	-
Mining and quarrying .....	1	203	-	-	-	-	-	-	-	-
Transportation .....	9	7,189	-	-	1	236	1	972	1	510
Storage .....	-	-	-	-	-	-	-	-	-	-
Communications .....	10	28,555	-	-	-	-	-	-	4	19,473
Electric gas and water utilities .....	14	16,465	-	-	-	-	4	1,552	3	1,278
Wholesale trade .....	1	400	-	-	-	-	1	400	-	-
Retail trade .....	17	29,891	1	800	-	-	7	7,862	4	12,860
Finance, insurance and real estate .....	1	501	-	-	-	-	-	-	-	-
Education and related services	49	18,347	2	540	4	1,740	7	2,634	3	1,269
Health and welfare services ..	82	32,182	11	5,665	6	1,835	49	18,796	11	4,354
Recreational services .....	-	-	-	-	-	-	-	-	-	-
Business services .....	6	2,439	-	-	-	-	1	212	1	325
Personal services .....	8	2,635	-	-	-	-	-	-	-	-
Miscellaneous services .....	1	270	-	-	-	-	-	-	1	270
Federal administration .....	42	83,568	-	-	-	-	-	-	-	-
Provincial administration ....	6	68,481	-	-	-	-	-	-	-	-
Local administration .....	47	32,153	4	1,808	1	409	6	2,406	11	6,650



TABLE 1 (Cont'd)

PAID SICK LEAVE - SERVICE REQUIREMENT

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of March 1975

Industry	Total with Provision	Service Requirement							
		7 to 12 Months		Over 12 Months		No Service Required		Other	
		Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries .....	337 347,048	25	17,643	3	5,656	143	213,646	8	6,119
Manufacturing .....	43 23,769	6	2,245	-	-	20	10,894	4	1,502
Foods and beverages .....	8 2,827	25	660	-	-	5	1,967	-	-
Tobacco products .....	- -	-	-	-	-	-	-	-	-
Rubber and plastic products ..	- -	-	-	-	-	-	-	-	-
Leather industries .....	- -	-	-	-	-	-	-	-	-
Textile mill products .....	- -	-	-	-	-	-	-	-	-
Knitting mills .....	1 466	-	-	-	-	-	-	-	-
Clothing industries .....	2 3,282	-	-	-	-	2	3,282	1	466
Wood products .....	1 248	-	-	-	-	-	-	-	-
Furniture and fixtures .....	1 350	-	-	-	-	-	-	-	-
Paper and allied products ....	3 1,175	3	1,175	-	-	-	-	1	350
Printing and publishing .....	3 831	1	410	-	-	-	-	-	-
Primary metal industries .....	1 200	-	-	-	-	1	200	-	-
Metal fabricating .....	2 600	-	-	-	-	1	200	-	-
Machinery, except electrical ..	2 854	-	-	-	-	2	600	-	-
Transportation Equipment .....	4 1,601	-	-	-	-	1	254	-	-
Electrical products .....	8 7,510	-	-	-	-	1	302	-	-
Non-metallic mineral products ..	1 777	-	-	-	-	2	1,103	1	331
Petroleum and coal products ..	- -	-	-	-	-	1	777	-	-
Chemical and chemical products ..	2 839	-	-	-	-	-	-	-	-
Miscellaneous manufacturing ..	4 2,209	-	-	-	-	-	-	1	355
		-	-	-	-	4	2,209	-	-

TABLE 1 (Cont'd)

## PAID SICK LEAVE - SERVICE REQUIREMENT

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of March 1975

Industry	Total with Provision	Service Requirement					
		7 to 12 Months		Over 12 Months		No Service Required	
		Agrts	Empls	Agrts	Empls	Agrts	Other Empls
All Industries .....	337 347,048	25	17,643	3	5,656	143	213,646 8 6,119
Non-Manufacturing .....	294 323,279	19	15,398	3	5,656	123	202,752 4 4,617
Forestry .....	-	-	-	-	-	-	-
Mining and quarrying .....	1 203	-	-	-	-	1	203
Transportation .....	9 7,189	1	380	-	-	5	5,091
Storage .....	-	-	-	-	-	-	-
Communications .....	10 28,555	-	-	-	-	6	9,082
Electric gas and water utilities .....	14 16,465	3	982	-	-	4	12,653
Wholesale trade .....	1 400	-	-	-	-	-	-
Retail trade .....	17 29,891	-	-	3	5,656	2	2,713
Finance, insurance and real estate .....	1 501	-	-	-	-	1	501
Education and related services	49 18,347	-	-	-	-	33	12,164
Health and welfare services ..	82 32,182	-	-	-	-	5	1,532
Recreational services .....	-	-	-	-	-	-	-
Business services .....	6 2,439	-	-	-	-	3	1,655
Personal services .....	8 2,635	6	2,079	-	-	2	556
Miscellaneous services .....	1 270	-	-	-	-	-	-
Federal administration .....	42 83,568	-	-	-	-	42	83,568
Provincial administration .....	6 68,481	-	-	-	-	6	68,481
Local administration .....	47 32,153	9	11,957	-	-	13	4,553 3 4,370





TABLE 2 (Cont'd)

## PAID SICK LEAVE - ANNUAL ALLOWANCE OF DAYS OFF

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of March 1975

Industry	Total with Provision Agrts Empls	Annual Allowance of Days Off									
		Fewer Than 15 Days		15 Days		18 Days		More Than 18 Days			
		Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls		
All Industries .....	337 347,048	59	36,463	69	169,953	104	54,082	36	25,266	69	61,284
Non-Manufacturing .....	294 323,279	49	32,184	68	169,728	104	54,082	36	25,266	37	42,019
Forestry .....	-	-	-	-	-	-	-	-	-	-	-
Mining and quarrying .....	1 203	-	-	-	-	-	-	-	-	1	203
Transportation .....	9 7,189	3	2,354	3	2,368	-	-	-	-	3	2,467
Storage .....	-	-	-	-	-	-	-	-	-	-	-
Communications .....	10 28,555	-	-	6	9,082	-	-	-	-	4	19,473
Electric gas and water utilities .....	14 16,465	-	-	-	-	6	1,963	2	12,089	6	2,413
Wholesale trade .....	1 400	1	400	-	-	-	-	-	-	-	-
Retail trade .....	17 29,891	14	16,661	1	2,500	-	-	-	-	2	10,730
Finance, insurance and real estate .....	1 501	-	-	-	-	1	501	-	-	-	-
Education and related services	49 18,347	1	295	4	2,134	5	1,392	32	12,174	7	2,352
Health and welfare services ..	82 32,182	25	10,292	7	1,968	46	18,398	1	678	3	846
Recreational services .....	-	-	-	-	-	-	-	-	-	-	-
Business services .....	6 2,439	1	915	2	740	-	-	-	-	3	784
Personal services .....	8 2,635	3	997	-	-	-	-	-	-	5	1,638
Miscellaneous services .....	1 270	1	270	-	-	-	-	-	-	-	-
Federal administration .....	42 83,568	-	-	39	82,455	-	-	-	-	3	1,113
Provincial administration ....	6 68,481	-	-	6	68,481	-	-	-	-	-	-
Local administration .....	47 32,153	-	-	-	-	46	31,828	1	325	-	-

TABLE 3

## PAID SICK LEAVE - MAXIMUM ACCUMULATION OF UNUSED DAYS

**In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of March 1975**

Industry	Total with Provision  Agrts Empls	Maximum Accumulation of Unused Days									
		119 Days or Less		120 Days or More		Not Accu- mulated		Not Specified		Other	
		Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries .....	337 347,048	44	17,129	55	20,028	65	69,169	145	151,875	28	88,847
Manufacturing .....	43 23,769	4	1,882	-	-	28	17,760	4	1,740	7	2,387
Foods and beverages .....	8 2,827	-	-	-	-	4	1,430	-	-	4	1,397
Tobacco products .....	-	-	-	-	-	-	-	-	-	-	-
Rubber and plastic products ..	-	-	-	-	-	-	-	-	-	-	-
Leather industries .....	-	-	-	-	-	-	-	-	-	-	-
Textile mill products .....	-	-	-	-	-	-	-	-	-	-	-
Knitting mills .....	1 466	-	-	-	-	-	-	1	466	-	-
Clothing industries .....	2 3,282	-	-	-	-	2	3,282	-	-	-	-
Wood products .....	1 248	1	248	-	-	-	-	-	-	-	-
Furniture and fixtures .....	1 350	-	-	-	-	1	350	-	-	-	-
Paper and allied products ....	3 1,175	2	950	-	-	-	-	-	-	1	225
Printing and publishing .....	3 831	-	-	-	-	2	421	-	-	1	410
Primary metal industries .....	1 200	-	-	-	-	1	200	-	-	-	-
Metal fabricating .....	2 600	-	-	-	-	2	600	-	-	-	-
Machinery, except electrical .	2 854	-	-	-	-	2	854	-	-	-	-
Transportation equipment .....	4 1,601	1	684	-	-	3	917	-	-	-	-
Electrical products .....	8 7,510	-	-	-	-	7	7,207	1	303	-	-
Non-metallic mineral products	1 777	-	-	-	-	1	777	-	-	-	-
Petroleum and coal products...	-	-	-	-	-	-	-	-	-	-	-
Chemical and chemical products	2 839	-	-	-	-	-	-	-	-	1	355
Miscellaneous manufacturing ..	4 2,209	-	-	-	-	3	1,722	1	487	-	-

TABLE 3 (Cont'd)

PAID SICK LEAVE - MAXIMUM ACCUMULATION OF UNUSED DAYS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of March 1975

Industry	Total with Provision	Maximum Accumulation of Unused Days											
		119 Days or Less		120 Days or More		Not Accumulated		Not Specified		Other			
		Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls		
All Industries .....	337	347,048	44	17,129	55	20,028	65	69,169	145	151,875	28	88,847	
Non-Manufacturing .....	294	323,279	40	15,247	55	20,028	37	51,409	141	150,135	21	86,460	
Forestry .....	-	-	-	-	-	-	-	-	-	-	-	-	
Mining and quarrying .....	1	203	-	-	-	-	-	1	203	-	-	-	
Transportation .....	9	7,189	-	-	-	-	-	3	1,126	5	4,342	1	1,721
Storage .....	-	-	-	-	-	-	-	-	-	-	-	-	-
Communications .....	10	28,555	-	-	-	-	-	4	19,473	6	9,082	-	-
Electric gas and water utilities .....	14	16,465	-	-	-	-	-	4	1,347	8	3,029	2	12,089
Wholesale trade .....	1	400	-	-	-	-	-	1	400	-	-	-	-
Retail trade .....	17	29,891	2	633	1	2,500	12	24,938	1	1,200	1	620	
Finance, insurance and real estate .....	1	501	-	-	1	501	-	-	-	-	-	-	-
Education and related services	49	18,347	2	1,013	19	5,629	2	704	21	9,269	5	1,732	
Health and welfare services ..	82	32,182	34	13,091	28	8,753	1	251	14	8,571	5	1,516	
Recreational services .....	-	-	-	-	-	-	-	-	-	-	-	-	-
Business services .....	6	2,439	-	-	-	-	-	2	572	4	1,867	-	-
Personal services .....	8	2,635	1	240	-	-	-	7	2,395	-	-	-	-
Miscellaneous services .....	1	270	1	270	-	-	-	-	-	-	-	-	-
Federal administration .....	42	83,568	-	-	-	-	-	-	-	-	-	-	-
Provincial administration .....	6	68,481	-	-	-	-	-	-	41	83,267	1	301	
Local administration .....	47	32,153	-	-	6	2,645	-	-	41	29,508	6	68,481	
													-



## WEEKLY SICKNESS AND ACCIDENT INDEMNITY INSURANCE PLANS

These insured plans provide weekly payments to employees to compensate partially for wages lost during absences from work because of sickness or accident.

An analysis of the 849 agreements shows that 537 (63 per cent), covering 56 per cent of the employees, have weekly indemnity plans.

Most of these weekly indemnity plans are in manufacturing industries (81 per cent), especially in food and beverage, paper and allied products, metal fabricating, transportation equipment and electrical products.

### Employer's Share of the Premium (Table 4)

In 78 per cent of the 537 agreements, the employer pays the full premium. Of the remainder, the employer pays less than the full premium in 10 per cent of the agreements and the amount of the employer's contribution is not specified in a further 9 per cent of the agreements.

In three plans, the amount of the employer's contribution increases during the term of the agreement from less than the full amount of the premium to 100 per cent.

### Amount of Benefits (Table 5)

In 38 per cent of the agreements, the weekly indemnity benefit paid is a percentage that ranges from 50 per cent to 100 per cent of the employee's wage. The most prevalent payments are 60 per cent (47 agreements), 66 2/3 per cent (78 agreements) or 70 per cent (48 agreements including 26 of those in the paper industry) of the employee's weekly wage.

In 26 per cent of the agreements, the weekly indemnity benefit is a flat dollar amount ranging from \$10 per week to \$150 per week to all employees.

There are changes during the term of the agreement to increase the amount of the weekly indemnity in 21 agreements. Nineteen of these are changes in the flat dollar amounts; the increases range from \$5 to \$30 per week.

Maximum Duration of Benefits (Table 6)

Weekly indemnity benefits are payable for a maximum of 26 weeks in 35 per cent of the agreements and for 52 weeks in 28 per cent of the agreements. In the remainder of the plans, the maximum limit ranges from 1 to 75 weeks, or varies with service or is not specified.

In one agreement, the maximum ~~changes~~ from 26 to 52 weeks during the term of the agreement.

TABLE 4

## WEEKLY SICKNESS AND ACCIDENT INDEMNITY INSURANCE PLANS - EMPLOYER'S SHARE OF THE PREMIUM

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of March 1975

Industry	Total with Provision	Proportion of Premium Paid by Employer										
		74% or Less		75% to 99%		100%		Not Specified		Other		
		Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	
All Industries .....	537	405,817	27	13,032	24	9,931	417	326,537	46	44,923	23	11,394
Manufacturing .....	435	280,650	19	8,879	19	7,699	345	233,183	31	19,965	21	10,924
Foods and beverages .....	41	19,523	3	4,238	2	490	23	10,013	8	3,319	5	1,463
Tobacco products .....	3	1,423	-	-	-	-	2	932	1	491	-	-
Rubber and plastic products ..	19	9,889	-	-	-	-	19	9,889	-	-	-	-
Leather industries .....	8	2,771	2	910	-	-	6	1,861	-	-	-	-
Textile mill products .....	27	11,022	6	1,586	1	264	14	7,206	5	1,579	1	387
Knitting mills .....	2	729	1	263	-	-	1	466	-	-	-	-
Clothing industries .....	5	5,036	-	-	1	200	2	1,490	-	-	2	3,346
Wood products .....	9	2,365	-	-	-	-	8	2,115	1	250	-	-
Furniture and fixtures .....	12	4,283	-	-	2	505	6	1,894	-	-	4	1,884
Paper and allied products .....	40	17,275	1	248	1	362	35	15,315	2	950	1	400
Printing and publishing .....	7	5,521	1	216	-	-	3	1,972	2	2,068	1	1,265
Primary metal industries .....	28	31,531	-	-	1	230	25	29,708	2	1,593	-	-
Metal fabricating .....	50	17,989	-	-	1	400	42	13,966	4	2,969	3	654
Machinery, except electrical ..	26	14,767	1	200	2	784	21	9,872	2	3,911	-	-
Transportation equipment .....	59	82,521	1	263	1	338	55	80,616	1	1,100	1	204
Electrical products .....	48	32,084	3	955	3	1,424	38	27,136	2	1,526	2	1,043
Non-metallic mineral products ..	18	8,209	-	-	1	436	16	7,495	-	-	1	278
Petroleum and coal products ..	2	1,128	-	-	-	-	2	1,128	-	-	-	-
Chemical and chemical products ..	13	5,938	-	-	3	2,266	9	3,463	1	209	-	-
Miscellaneous manufacturing ..	18	6,646	-	-	-	-	18	6,646	-	-	-	-



TABLE 4 (Cont'd)

WEEKLY SICKNESS AND ACCIDENT INDEMNITY INSURANCE PLANS - EMPLOYER'S SHARE OF THE PREMIUM

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of March 1975

Industry	Total with Provision Agrts Empls	Proportion of Premium Paid by Employer					
		74% or Less Agrts Empls	75% to 99% Agrts Empls		100% Agrts Empls		Not Specified Agrts Empls
All Industries .....	537 405,817	27 13,032	24 9,931	417 326,537	46 44,923	23 11,394	
Non-Manufacturing .....	102 125,167	8 4,153	5 2,232	72 93,354	15 24,958	2 470	
Forestry .....	11 5,014	-	-	10 4,377	1 637	-	-
Mining and quarrying .....	18 24,955	3 1,343	1 231	14 23,381	-	-	-
Transportation .....	23 33,844	-	1 658	8 8,837	13 24,113	1 236	
Storage .....	1 1,700	1 1,700	-	-	-	-	-
Communications .....	5 19,773	-	-	5 19,773	-	-	-
Electric gas and water utilities .....	3 982	-	-	3 982	-	-	-
Wholesale trade .....	4 1,312	-	-	4 1,312	-	-	-
Retail trade .....	17 27,599	-	-	16 27,391	1 208	-	-
Finance, insurance and real estate .....	-	-	-	-	-	-	-
Eudcation and related services	2 3,313	-	-	2 3,313	-	-	-
Health and welfare services ..	2 428	-	2 428	-	-	-	-
Recreational services .....	1 234	-	-	-	-	-	-
Business services .....	3 1,487	-	1 915	2 572	-	1 234	
Personal services .....	10 3,571	4 1,110	-	6 2,461	-	-	-
Miscellaneous services .....	-	-	-	-	-	-	-
Federal administration .....	-	-	-	-	-	-	-
Provincial administration ....	-	-	-	-	-	-	-
Local administration .....	2 955	-	-	2 955	-	-	-

TABLE 5

WEEKLY SICKNESS AND ACCIDENT INDEMNITY - AMOUNT OF BENEFITS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of March 1975

Industry	Total with Provision	Amount of Benefits											
		\$74 or Less Weekly		\$75 to \$99 Weekly		\$100 or More Weekly		Per cent of Weekly Wages 60%		66 2/3%			
		Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls		
All Industries .....	537	405,817	52	17,652	54	21,829	33	27,614	47	55,504	78	40,177	
Manufacturing .....	435	280,650	46	15,552	46	18,934	27	23,158	37	37,512	71	36,938	
Foods and beverages .....	41	19,523	1	520	3	1,719	2	730	3	1,009	8	4,131	
Tobacco products .....	3	1,423	-	-	-	-	1	491	1	646	1	286	
Rubber and plastic products ..	19	9,889	1	215	6	1,892	-	-	2	565	1	1,198	
Leather industries .....	8	2,771	-	-	-	-	-	-	2	519	1	250	
Textile mill products .....	27	11,022	4	1,428	1	521	-	-	7	2,032	4	1,505	
Knitting mills .....	2	729	-	-	-	-	-	-	-	-	2	729	
Clothing industries .....	5	5,036	-	-	-	-	-	-	1	480	1	200	
Wood products .....	9	2,365	5	1,305	-	-	-	-	-	-	1	222	
Furniture and fixtures .....	12	4,283	5	1,807	2	481	-	-	-	-	2	848	
Paper and allied products ....	40	17,275	1	242	-	-	-	-	2	679	7	2,355	
Printing and publishing .....	7	5,521	-	-	-	-	1	970	1	410	2	1,481	
Primary metal industries .....	28	31,531	5	2,235	4	1,194	4	13,131	2	498	2	536	
Metal fabricating .....	50	17,989	1	400	13	3,706	5	1,731	6	1,689	6	1,692	
Machinery, except electrical .	26	14,767	5	1,305	1	1,438	2	605	4	925	5	2,968	
Transportation equipment .....	59	82,521	7	2,542	6	3,858	7	3,063	2	26,350	8	2,650	
Electrical products .....	48	32,084	5	1,823	6	2,504	1	790	3	1,422	11	12,057	
Non-metallic mineral products.	18	8,209	4	1,330	4	1,621	2	1,147	-	-	3	1,552	
Petroleum and coal products ..	2	1,128	-	-	-	-	-	-	-	-	-	-	
Chemical and chemical products	13	5,938	1	200	-	-	1	200	-	-	2	477	
Miscellaneous manufacturing ..	18	6,646	1	200	-	-	1	300	1	288	4	1,801	

TABLE 5 (Cont'd)

WEEKLY SICKNESS AND ACCIDENT INDEMNITY - AMOUNT OF BENEFITS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of March 1975

Industry	Total with Provision		Amount of Benefits									
			\$74 or Less Weekly		\$75 to \$99 Weekly		\$100 or More Weekly		Per cent of 60%		Weekly Wages 66 2/3%	
			Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries .....	537	405,817	52	17,652	54	21,829	33	27,614	47	55,504	78	40,177
Non-Manufacturing .....	102	125,167	6	2,100	8	2,895	6	4,456	10	17,992	7	3,239
Forestry .....	11	5,014	-	-	-	-	-	-	-	-	-	-
Mining and quarrying .....	18	24,955	1	513	7	2,515	2	1,005	-	-	3	1,124
Transportation .....	23	33,844	-	-	1	380	3	1,751	-	-	-	-
Storage .....	1	1,700	-	-	-	-	1	1,700	-	-	-	-
Communications .....	5	19,773	-	-	-	-	-	-	-	-	-	-
Electric gas and water utilities .....	3	982	-	-	-	-	-	-	-	-	-	-
Wholesale trade .....	4	1,312	-	-	-	-	-	-	-	-	1	300
Retail trade .....	17	27,599	-	-	-	-	-	-	10	17,992	1	1,200
Finance, insurance and real estate .....	-	-	-	-	-	-	-	-	-	-	-	-
Education and related services	2	3,313	-	-	-	-	-	-	-	-	-	-
Health and welfare services ...	2	428	-	-	-	-	-	-	-	-	-	-
Recreational services .....	1	234	-	-	-	-	-	-	-	-	-	-
Business services .....	3	1,487	-	-	-	-	-	-	-	-	-	-
Personal services .....	10	3,571	5	1,587	-	-	-	-	-	-	2	615
Miscellaneous services .....	-	-	-	-	-	-	-	-	-	-	-	-
Federal administration .....	-	-	-	-	-	-	-	-	-	-	-	-
Provincial administration .....	-	-	-	-	-	-	-	-	-	-	-	-
Local administration .....	2	955	-	-	-	-	-	-	-	-	-	-



TABLE 5 (Cont'd)

WEEKLY SICKNESS AND ACCIDENT INDEMNITY - AMOUNT OF BENEFITS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of March 1975

Industry	Total with Provision	Amount of Benefits										
		Per cent of Weekly Wages: Other		Varies with Income		Varies with Other Factors		Not Specified		Other		
		Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	
All Industries .....	537	405,817	79	36,548	80	109,555	36	18,562	22	22,422	56	55,954
Manufacturing .....	435	280,650	52	24,704	58	63,963	35	18,037	15	12,769	48	29,083
Foods and beverages .....	41	19,523	4	1,583	4	1,798	7	2,765	2	475	7	4,793
Tobacco products .....	3	1,423	-	-	-	-	-	-	-	-	-	-
Rubber and plastic products ..	19	9,889	3	2,538	1	410	5	3,071	-	-	-	-
Leather industries .....	8	2,771	-	-	1	660	3	1,010	-	-	1	332
Textile mill products .....	27	11,022	1	1,365	4	1,129	5	2,767	1	275	-	-
Knitting mills .....	2	729	-	-	-	-	-	-	-	-	-	-
Clothing industries .....	5	5,036	-	-	1	1,010	-	-	2	3,346	-	-
Wood products .....	9	2,365	2	628	-	-	-	-	1	210	-	-
Furniture and fixtures .....	12	4,283	-	-	1	350	-	-	2	797	-	-
Paper and allied products ....	40	17,275	26	11,693	4	2,306	-	-	-	-	-	-
Printing and publishing .....	7	5,521	1	239	1	1,658	1	763	1	593	6	5,857
Primary metal industries .....	28	31,531	1	200	3	7,287	-	-	1	1,104	12	5,291
Metal fabricating .....	50	17,989	2	1,419	1	220	3	737	2	4,231	2	869
Machinery, except electrical .	26	14,767	2	900	3	1,526	-	-	1	529	7	5,264
Transportation equipment .....	59	82,521	-	-	17	37,163	4	1,102	1	1,000	8	4,562
Electrical products .....	48	32,084	4	1,675	6	2,210	3	4,041	1	-	1	250
Non-metallic mineral products.	18	8,209	2	1,121	2	1,188	-	-	-	-	-	-
Petroleum and coal products ..	2	1,128	-	-	1	350	1	778	-	-	-	-
Chemical and chemical products	13	5,938	1	321	4	3,226	1	350	1	209	2	955
Miscellaneous manufacturing ..	18	6,646	3	1,022	4	1,472	2	653	-	-	2	910

TABLE 5 (Cont'd)

WEEKLY SICKNESS AND ACCIDENT INDEMNITY - AMOUNT OF BENEFITS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of March 1975

Industry	Total with Provision	Amount of Benefits										
		Per cent of Weekly Wages: Other		Varies with Income		Varies with Other Factors		Not Specified		Other		
		Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	
All Industries .....	537	405,817	79	36,548	80	109,555	36	18,562	22	22,422	56	55,954
Non-Manufacturing .....	102	125,167	27	11,844	22	45,592	1	525	7	9,653	8	26,871
Forestry .....	11	5,014	11	5,014	-	-	-	-	-	-	-	-
Mining and quarrying .....	18	24,955	1	601	-	-	1	525	-	-	3	18,672
Transportation .....	23	33,844	4	1,891	14	24,463	-	-	1	5,359	-	-
Storage .....	1	1,700	-	-	-	-	-	-	-	-	-	-
Communications .....	5	19,773	1	300	4	19,473	-	-	-	-	-	-
Electric gas and water utilities .....	3	982	2	772	-	-	-	-	1	210	-	-
Wholesale trade .....	4	1,312	2	700	1	312	-	-	-	-	-	-
Retail trade .....	17	27,599	-	-	1	800	-	-	1	208	4	7,399
Finance, insurance and real estate .....	-	-	-	-	-	-	-	-	-	-	-	-
Education and related services	2	3,313	1	224	-	-	-	-	1	3,089	-	-
Health and welfare services ..	2	428	1	225	-	-	-	-	1	203	-	-
Recreational services .....	1	234	-	-	-	-	-	-	1	234	-	-
Business services .....	3	1,487	2	1,162	1	325	-	-	-	-	-	-
Personal services .....	10	3,571	-	-	1	219	-	-	1	350	1	800
Miscellaneous services .....	-	-	-	-	-	-	-	-	-	-	-	-
Federal administration .....	-	-	-	-	-	-	-	-	-	-	-	-
Provincial administration .....	-	-	-	-	-	-	-	-	-	-	-	-
Local administration .....	2	955	2	955	-	-	-	-	-	-	-	-

TABLE 6

WEEKLY SICKNESS AND ACCIDENT INDEMNITY INSURANCE PLANS - MAXIMUM DURATION OF BENEFITS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of March 1975

Industry	Total with Provision	Maximum Duration							
		25 Weeks or Less		26 Weeks		27 to 51 Weeks		52 Weeks	
		Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries .....	537 405,817	78	39,819	188	98,011	34	32,510	148	146,358
Manufacturing .....	435 280,650	62	22,156	158	65,316	26	18,717	125	122,622
Foods and beverages .....	41 19,523	7	3,590	19	7,288	-	-	5	2,132
Tobacco products .....	3 1,423	1	491	1	286	-	-	-	-
Rubber and plastic products ..	19 9,889	1	208	4	1,075	-	-	10	7,066
Leather industries .....	8 2,771	4	1,149	2	910	-	-	1	380
Textile mill products .....	27 11,022	12	3,792	11	5,198	-	-	-	-
Knitting mills .....	2 729	2	729	-	-	-	-	-	-
Clothing industries .....	5 5,036	-	-	-	-	-	-	-	-
Wood products .....	9 2,365	4	910	1	395	-	-	3	850
Furniture and fixtures .....	12 4,283	5	2,102	3	786	-	-	1	323
Paper and allied products ....	40 17,275	4	1,273	5	1,776	1	275	30	13,976
Printing and publishing .....	7 5,521	1	970	3	3,139	-	-	1	239
Primary metal industries .....	28 31,531	-	-	11	5,532	1	761	13	23,345
Metal fabricating .....	50 17,989	6	1,862	20	5,885	3	863	14	4,935
Machinery, except electrical .	26 14,767	-	-	14	5,637	3	1,228	6	3,731
Transportation equipment .....	59 82,521	9	3,293	15	5,705	6	2,259	26	56,402
Electrical products .....	48 32,084	2	814	21	9,917	8	10,124	7	6,136
Non-metallic mineral products.	18 8,209	-	-	15	6,745	1	436	2	1,028
Petroleum and coal products ..	2 1,128	-	-	-	-	-	-	-	-
Chemical and chemical products	13 5,938	1	200	3	977	2	2,377	3	955
Miscellaneous manufacturing ..	18 6,646	3	773	10	4,065	1	394	3	1,124



TABLE 6 (Cont'd)

WEEKLY SICKNESS AND ACCIDENT INDEMNITY INSURANCE PLANS - MAXIMUM DURATION OF BENEFITS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of March 1975

Industry	Total with Provision		Maximum Duration							
			25 Weeks or Less		26 Weeks		27 to 51 Weeks		52 Weeks	
	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries .....	537	405,817	78	39,819	188	98,011	34	32,510	148	146,358
Non-Manufacturing .....	102	125,167	16	17,663	30	32,695	8	13,793	23	23,736
Forestry .....	11	5,014	-	-	-	-	-	-	11	5,014
Mining and quarrying .....	18	24,955	-	-	4	1,765	2	1,205	10	18,174
Transportation .....	23	33,844	4	2,040	17	26,209	1	5,359	1	236
Storage .....	1	1,700	1	1,700	-	-	-	-	-	-
Communications .....	5	19,773	-	-	-	-	-	-	-	-
Electric gas and water utilities .....	3	982	-	-	-	-	-	-	-	-
Wholesale trade .....	4	1,312	-	-	3	1,000	-	-	1	312
Retail trade .....	17	27,599	6	12,506	1	1,200	5	7,229	-	-
Finance, insurance and real estate .....	-	-	-	-	-	-	-	-	-	-
Education and related services.	2	3,313	1	224	-	-	-	-	-	-
Health and welfare services ...	2	428	-	-	-	-	-	-	-	-
Recreational services .....	1	234	-	-	-	-	-	-	-	-
Business services .....	3	1,487	-	-	1	915	-	-	-	-
Personal services .....	10	3,571	4	1,193	2	651	-	-	-	-
Miscellaneous services .....	-	-	-	-	-	-	-	-	-	-
Federal administration .....	-	-	-	-	-	-	-	-	-	-
Provincial administration .....	-	-	-	-	-	-	-	-	-	-
Local administration .....	2	955	-	-	2	955	-	-	-	-

TABLE 6 (Cont'd)  
WEEKLY SICKNESS AND ACCIDENT INDEMNITY INSURANCE PLANS - MAXIMUM DURATION OF BENEFITS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of March 1975

Industry	Total with Provision		Maximum Duration					
			Varies With Service		Not Specified		Other	
	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries .....	537	405,817	42	43,999	41	41,794	6	3,326
Manufacturing .....	435	280,650	29	16,414	30	32,899	5	2,526
Foods and beverages .....	41	19,523	5	3,574	4	2,121	1	818
Tobacco products .....	3	1,423	1	646	-	-	-	-
Rubber and plastic products ..	19	9,889	4	1,540	-	-	-	-
Leather industries .....	8	2,771	-	-	-	-	1	332
Textile mill products .....	27	11,022	2	1,370	2	662	-	-
Knitting mills .....	2	729	-	-	-	-	-	-
Clothing industries .....	5	5,036	-	-	5	5,036	-	-
Wood products .....	9	2,365	-	-	1	210	-	-
Furniture and fixtures .....	12	4,283	-	-	2	797	-	-
Paper and allied products ....	40	17,275	-	-	1	250	-	-
Printing and publishing .....	7	5,521	-	-	1	763	1	410
Primary metal industries .....	28	31,531	2	1,300	1	593	-	-
Metal fabricating .....	50	17,989	5	3,128	2	1,316	-	-
Machinery, except electrical .	26	14,767	1	261	2	3,910	-	-
Transportation equipment .....	59	82,521	1	833	2	14,029	-	-
Electrical products .....	48	32,084	3	1,645	6	3,003	1	445
Non-metallic mineral products.	18	8,209	-	-	-	-	-	-
Petroleum and coal products ..	2	1,128	2	1,128	-	-	-	-
Chemical and chemical products	13	5,938	2	699	1	209	1	521
Miscellaneous manufacturing ..	18	6,646	1	290	-	-	-	-

TABLE 6 (Cont'd)  
WEEKLY SICKNESS AND ACCIDENT INDEMNITY INSURANCE PLANS - MAXIMUM DURATION OF BENEFITS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of March 1975

Industry	Total with Provision		Maximum Duration					
			Varies With Service		Not Specified		Other	
	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries	537	405,817	42	43,999	41	41,794	6	3,326
Non-Manufacturing .....	102	125,167	13	27,585	11	8,895	1	800
Forestry .....	11	5,014	-	-	-	-	-	-
Mining and quarrying .....	18	24,955	1	259	1	3,552	-	-
Transportation .....	23	33,844	-	-	-	-	-	-
Storage .....	1	1,700	-	-	-	-	-	-
Communications .....	5	19,773	5	19,773	-	-	-	-
Electric gas and water utilities .....	3	982	2	772	1	210	-	-
Wholesale trade .....	4	1,312	-	-	-	-	-	-
Retail trade .....	17	27,599	4	6,456	1	208	-	-
Finance, insurance and real estate .....	-	-	-	-	-	-	-	-
Education and related services.	2	3,313	-	-	1	3,089	-	-
Health and welfare services ...	2	428	-	-	2	428	-	-
Recreational services .....	1	234	-	-	1	234	-	-
Business services .....	3	1,487	1	325	1	247	-	-
Personal services .....	10	3,571	-	-	3	927	1	800
Miscellaneous services .....	-	-	-	-	-	-	-	-
Federal administration .....	-	-	-	-	-	-	-	-
Provincial administration .....	-	-	-	-	-	-	-	-
Local administration .....	2	955	-	-	-	-	-	-







